

**PROJECTED PROCESS FOR CONTINUING ENROLLMENT IN THE DEFINED CONTRIBUTION MARKET
ASSUMING EXCHANGE OPENS FOR CONTINUOUS ENROLLMENT ON MARCH 1, 2009**

Objective	Wave 1	Wave 2	Wave 3
Deadline for employer files to be complete, including employee health questionnaires	April 10, 2010	May 10, 2010	June 10, 2010
Deadline for insurers to provide risk factors to the Exchange	April 30, 2010	May 30, 2010	June 30, 2010
Exchange opens for employee plan choice	May 1, 2010	June 1, 2010	July 1, 2010
Enrollment information sent to carriers & first month's payment arranged	June 1, 2010	July 1, 2010	August 1, 2010
Coverage becomes effective	July 1, 2010	August 1, 2010	September 1, 2010

Notes:

1. Dates are approximate and are for illustrative purposes
2. This illustration shows a monthly cut-off date, requiring that employer application files be complete by the 10th of the month. It is also possible to use bi-monthly or quarterly effective dates.